

The following is a disclosure statement made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board. This statement is supplemented by other agreements you may have with us.

In this agreement the words "you" and "your" mean each and all of those who sign this Agreement. The words "we" and "us" mean UFCU. The word account means your member checking account and the word "Card" means the UFCU ATM/Visa® Debit Card or any other device authorized by us from time to time for use in electronic fund transfers (EFT).

### Disclosure of Important Information

The following information is provided in accordance with Federal Reserve Regulations and covers your rights and obligations with respect to the following services.

When you establish a checking account with Unilever Federal Credit Union (UFCU) you are eligible to apply for a UFCU ATM/Visa® Debit Card (Card).

With a Card, you may withdraw cash or obtain balance information from your checking account at any UFCU owned ATM or any ATM location displaying the PLUS logo.

The Card also offers additional services by including Point of Sales (POS) sites, wherever the VISA logo appears. You may use your Card to pay for goods and services at any VISA merchant such as grocery stores, retail stores, gas stations, hotels, etc. When you do so, your card works like a check, deducting the purchase amount from your checking account.

The Credit Union is part of the **Allpoint surcharge-free ATM network** with over 55,000 ATMs worldwide.

If you are traveling out of the country for business or pleasure, please call UFCU. **Our debit card program is set up with additional security that blocks all foreign debit card transactions.** A simple phone call or a signed form from you is all we need to temporarily unblock your card to use wherever your travels may take you.

### Personal Identification Number (PIN)

Upon receipt of your Card and Personal Identification Number (PIN), you must sign your name on the signature panel on the back of the Card. You are responsible for the proper control and use of the Card and PIN. We must be notified immediately if you believe your Card has been lost or stolen or if a transfer of funds has been made without your permission. For your protection, you should keep your PIN secret and not write it on the Card or keep it in any place where it may be found with the Card. You agree not to tell or disclose it to any other person. If you do so, you authorize us to recognize that person, as if you, yourself, were using the Card.

### Business Days and Hours to Report Problems

UFCU business days and hours are Monday through Friday, 8:00 AM – 3:00 PM. Federal and Unilever US holidays are not business days.

### What Your UFCU ATM/Visa® Debit Card can do for You

You can use your Card at automated teller machines (ATM) authorized to accept the Card. Your Card is authorized for use at any UFCU owned ATM or any Allpoint ATM location. However, some of your Card functions may not be available at all terminals.

### Limitations on Transactions

You may use your ATM/Visa® Debit Card only with accounts at the credit union specially authorized for ATM use.

You may use the Debit card and personal Identification number on the following transactions on automatic teller machines:

1. To withdraw cash from your authorized savings or checking account. **Withdrawals are limited to \$500 total from all of your accounts per day.** A cash advance may not be honored if it would exceed your available credit limit. **Your debit card has a daily Point-Of-Sale purchase limit of \$2000 per day.**

2. You may make deposits to your authorized savings or checking accounts.
3. You may check account balances in your authorized savings or checking accounts. The balance the ATM reports may not include deposits or withdrawals which we have not yet posted.
4. You may transfer funds within your authorized accounts (savings, checking).
5. You may pay for purchases at places that have agreed to accept the ATM/Visa®Debit Card.
6. You may pay bills directly by telephone from your checking or savings account in the amounts and on the days you request.

Some of these services may not be available at all terminals.

### Documentation

When you complete an ATM transaction you will receive a receipt. Your monthly account statement will also indicate this transaction as well as any fees incurred as a result of using your card.

When you complete a merchant POS transaction, you will sign and receive a receipt for the service or merchandise purchased. Your monthly account will also indicate this transaction as well as any fee incurred as a result of using your card.

### Disclosure of Charges

**Member Advantage Checking Account** - There is no initial charge for receiving your Card.

**Classic Checking Account** - \$25.00

**Young Checking Account** – Free

There are no UFCU transaction fees for Card usage. UFCU does not charge an ATM fee for using your Card at our ATMs. There is no annual maintenance fee. Please note some ATM owners (other than UFCU) may charge you a surcharge for a transaction you performed on their machine.

**Replacement Card Charges:** \$25.00 per lost card

**Replacement PIN Charge:** \$10.00 per lost card

### Future Fee Changes

UFCU reserves the right to make future changes to fees and/or service charges related to the use of your UFCU ATM-Visa®Debit Card.

### Cardholder's Liability for Unauthorized Use of Card

Report to us AT ONCE if you believe your ATM/Visa®Debit Card has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your ATM/Visa®Debit Card you can lose no more than \$50 if someone used your ATM/Visa®Debit Card without your permission.

The number to call is 1-800-975-3328. After hours, call 1-800-554-8969.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your ATM/Visa®Debit Card and we can prove we could have stopped someone from using your ATM/Visa®Debit Card without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### Error Resolution

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1- 800-975-3328 or Write us at Unilever Federal Credit Union, 800 Sylvan Avenue, Englewood Cliffs, NJ 07632 or E-mail us: carlo.constantino@unilever.com, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

### Our Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you used the wrong ATM PIN, or you used an ATM POS in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly, and you knew about the problem when you started your transaction.
- If circumstances beyond our control (such as flood, fire, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If your account is frozen due to a delinquent loan.
- If the error was caused by a system of an ATM network or POS network

There may be other exceptions stated in your agreement.

### Account Information Disclosure

We will disclose information to third parties about your account:

- To complete transfers as necessary.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To comply with government agencies or court orders.
- If you give us written permission.

### **Notices**

All notices from us will be in effect when we have mailed them or delivered them to your last known address on your records. Notices from you will be effective when received by us at the address specified in the Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notices to you at least thirty (30) days before the effective date of any change as required by law.

Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

### **Enforcement**

In the event that either party brings a legal action to enforce this agreement or collect amounts owed as a result of any Account Transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal, subject to any limits under applicable law.

### **Termination of ATM and POS Service**

You agree that we may terminate this Agreement and your use of your Card, if:

- You or any authorized user of your PIN, breach this or any other agreement with us.
- We have reason to believe that there has been unauthorized use of your PIN.

We will notify you or any other party on your account that we have cancelled or will cancel this Agreement. You or any other party on your account can terminate this agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.